

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method for a client to authorize an automated ~~clearance~~ clearing house (ACH) transaction, the method comprising the steps of:
prompting the client to enter authentication credentials to access an online interface to a financial provider network;
 - a) ~~providing~~ allowing the client to access the online web interface when the authentication credentials are verified to a financial services provider network, wherein the online interface enables the client to define ACH transaction parameters including whether the ACH transaction is at least one of one-time, recurring, and scheduled;
 - b) ~~allowing secure access to the online web interface;~~
 - c) ~~providing set-up and authorization information;~~
 - d) ~~accepting set-up and authorization information and criteria; and~~
storing the ACH transaction parameters in a database; and
 - e) ~~executing an authorized ACH transaction based on the set-up and authorization information~~ ACH transaction parameters, wherein the authorized ACH transaction debits a first account and credits a second account.
2. (currently amended) The method of claim 1, further comprising the steps of of:
 - f) ~~modifying the ACH transaction parameters to create modified ACH transaction parameters set-up and authorization information and criteria;~~
 - g) ~~accepting~~ storing the modified ACH transaction parameters in a database ~~client set-up and authorization information and criteria; and~~
 - h) ~~providing notice of the~~ an executed ACH transaction.
3. (currently amended) The method of claim 2, further comprising the step of providing access to the ACH transaction parameters ~~inputted set-up and authorization information and criteria~~ and ACH transactions history.

Claim 4 (canceled)

5. (currently amended) The method of claim 1 4, wherein the ACH transaction is an ACH-in transaction that electronically transfers client funds from a client account at a third party financial institution to a at least one client account at ~~the~~ a financial service provider.

6. (currently amended) The method of claim 2, wherein the ~~inputted set up and authorization information and criteria comprises~~ ACH transaction parameters comprise:

a routing number numbers for a client third party financial institution,
~~at least one~~ a client account number at the client third party financial institution and financial service provider; and,

an amount of funds to be transferred between ~~at least one~~ a client account in the client third party financial institution and ~~at least one~~ a client account at the financial service provider ~~provider; and criteria indicating a recurring, non-recurring or one-time ACH transaction.~~

7. (currently amended) A method for authorizing an automated ~~clearance~~ clearing house (ACH) transaction, the method comprising the steps of:

prompting a client to enter authentication credentials to access an online interface to a financial provider network;

a) ~~providing an~~ allowing the client to access the online web interface when the authentication credentials are verified on a financial services provider network, wherein the online interface enables the client to define ACH transaction parameters including whether the ACH transaction is at least one of one-time, recurring, and scheduled;

b) ~~allowing secure access to the online web interface via the internet;~~

c) ~~receiving authorization information and criteria at the interface;~~

d) ~~accepting and acknowledging the authorization information and criteria;~~

e) automatically executing an authorized ACH transaction based on the ~~authorization information~~ ACH transaction parameters.

8. (currently amended) The method of claim 7, further comprising the steps of:

f) notifying the client of the executed ACH transaction.

g) enabling modification of the ACH transaction parameters ~~authorization information;~~ and

h) ~~accepting storing~~ and acknowledging the modified ACH transaction parameters
~~authorization information.~~

9. (currently amended) The method of claim 8, wherein the access to the online ~~web~~
interface is via a computer having a web browser application.

Claim 10 (canceled)

11. (original) The method of claim 10, wherein the ACH transaction is an ACH-in
transaction.

12. (currently amended) The method of claim 8, wherein the inputted ~~authorization~~
~~information includes~~ ACH transaction parameters include information selected from the group
comprising consisting of:

a routing number ~~numbers~~ for a third party financial institution;
an account number at a third party financial institution; and,
an amount of funds to be transferred. ~~transferred; and~~
~~criteria indicating a recurring, non-recurring or one-time ACH transaction.~~

13. (currently amended) A method for a client to individually set-up and authorize an
automated ~~clearance~~ clearing house (ACH) in transaction, the method comprising the steps of:

a) providing an online ~~web~~ interface on a financial services provider network to
enable the client to define ACH-in transaction parameters including whether the ACH-in
transaction is at least one of one-time, recurring, and scheduled;

b) allowing a the client to securely access the online ~~web~~ interface via a client
computer having a web browser application;

e) ~~— permitting the client to input authorization information and criteria via the client~~
~~computer;~~

d) ~~accepting storing~~ and acknowledging the ~~authorization information and criteria~~
ACH-in transaction parameters;

e) automatically executing an authorized ACH-in transaction based on the client
~~inputted authorization information and criteria~~ ACH-in transaction parameters to electronically

transfer client funds from a client account at a third party financial institution to ~~at least one~~ a client account at the financial ~~service~~ services provider;

- f) notifying the client of the completed ACH-in transaction; and
- g) enabling the client to modify the ~~authorization information and criteria~~ ACH-in transaction parameters.

14. (currently amended) The method of claim 13, further comprising the step of ~~storing accepting~~ and acknowledging the modified ~~authorization information and criteria~~ ACH-in transaction parameters.

Claim 15 (canceled)

16. (currently amended) The method of claim 14, wherein the ~~inputted authorization information and criteria~~ ACH-in transaction parameters comprises:

- a routing ~~number~~ numbers for a client third party financial institution,
- a ~~at least one~~ client account number at the client third party financial institution and financial service provider; and,
- an amount of funds to be transferred between ~~at least one~~ a client account in the client third party financial institution and ~~at least one~~ a client account at the financial service provider.
- ~~provider; and criteria indicating a recurring, non-recurring or one-time ACH-in transaction.~~